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In re: Srihari Kumar et al.

Case: P3961

Application No.: 09/785,929

Filing date: 02/16/2001

Art Unit: 3624

Examiner: Ella Colbert

Subject: Interactive Bill Payment Center

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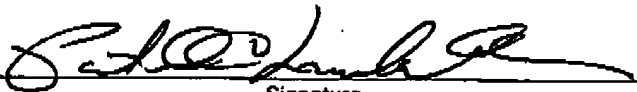
Attention: Ella Colbert, Examiner

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Serial No.: 09/785,929  
Filed: February 16, 2001  
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Commissioner for Patents  
P.O. Box 1450  
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Dear Sir:

**Response to  
Restriction Requirement**